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**TRANSMITTAL
FORM**

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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/713,603
	Filing Date	November 15, 2000
	First Named Inventor	Adam Coyle
	Art Unit	3624
	Examiner Name	Akers, Geoffrey R
Total Number of Pages in This Submission	Attorney Docket Number	020375-021300US

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment Under 37 CFR 1.116 Expedited Procedure Examining Group 3624 <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/ Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Postcard
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GROUP 3600**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm or Individual	Townsend and Townsend and Crew LLP Patrick M. Boucher	Reg. No. 44,037
Signature	<i>Patrick M. Boucher</i>	
Date	March 31, 2003	

CERTIFICATE OF MAILING

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I hereby certify that this correspondence is being deposited with the United States Postal Service with "Express Mail Post Office to Address" service under 37 CFR 1.10 on this date March 31, 2003 and is addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231		
Typed or printed name	Connie Larson	
Signature	<i>Connie Larson</i>	Date March 31, 2003

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AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3624

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GROUP 3600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle

Application No.: 09/713,603

Filed: November 15, 2000

For: RELOADABLE DEBIT CARD
SYSTEM AND METHOD

Examiner: Akers, Geoffrey R

AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 3624

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Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Final Office Action mailed February 4, 2003 (paper no. 8), please enter the following remarks:

REMARKS

Claims 1, 3, 5 – 12, 14 – 19, and 21 – 23 are pending and stand rejected under 35 U.S.C. §103(a) as unpatentable over U.S. Pat. No. 6,434,238 ("Chaum") in view of U.S. Pat. No. 6,000,608 ("Dorf") and further in view of U.S. Pat. 6,108,641 ("Kenna").¹ The rejections are respectfully traversed and the following remarks are

¹ The detailed action also cites "Atkins," which the Examiner clarified in a telephone conversation was an erroneous citation.